

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Donald D. Kreisberg, Jr.

Debtor.

)  
) Case No. 23-21516-GLT  
)  
) Chapter 13  
)  
) Related Dkt. No. 54  
X

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated 7-15-23
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor Plan payments shall be changed from \$5101 to \$5918 per month, effective 2/25; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

- ☐ In the event that Debtor fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtor that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 49) is treated as resolved by this Order.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 30th day of January, 2025

  
United States Bankruptcy Judge

Stipulated by:

/s/Shawn N. Wright  
Counsel to Debtor

Stipulated by:

Kate DeSimone  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Donald D. Kreisberg, Jr.  
Debtor

Case No. 23-21516-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 31, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2025:

Recip ID	Recipient Name and Address
db	+ Donald D. Kreisberg, Jr., 216 Dorsay Valley Drive, Cranberry Twp, PA 16066-3770
15636638	OBX 2020-EXP3 Trust et al, NewRez LLC et al, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc@bass-associates.com	Jan 31 2025 23:47:00	Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 31 2025 23:48:00	Jefferson Capital Systems, LLC, P.O. Box 23051, Columbus, GA 31902-3051
15636937	+ Email/Text: bnc@bass-associates.com	Jan 31 2025 23:47:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15619353	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 31 2025 23:58:59	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15631106	Email/PDF: bncnotices@becket-lee.com	Feb 01 2025 00:38:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15619354	+ Email/PDF: bncnotices@becket-lee.com	Jan 31 2025 23:59:24	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15619355	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 31 2025 23:47:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15636413	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 31 2025 23:47:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15619357	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 01 2025 00:09:59	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15619358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 01 2025 00:23:19	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15619359	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 01 2025 00:10:31	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15619360	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 31 2025 23:47:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15819029	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 31 2025 23:48:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15619356	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 31 2025 23:59:17	Chase Card Services, Attn: Bankruptcy, P.O.

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User: auto

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			15298, Wilmington, DE 19850
15625327	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 31 2025 23:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15655500	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 31 2025 23:48:00	Jefferson Capital Systems, LLC, PO Box 772813, Chicago, IL 60677-0113
15619362	Email/Text: Bkynotices@lendingpoint.com	Jan 31 2025 23:47:00	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144
15633011	Email/PDF: resurgentbknotifications@resurgent.com	Feb 01 2025 00:10:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15619361	+ Email/Text: Documentfiling@lciinc.com	Jan 31 2025 23:47:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15638188	+ Email/Text: Documentfiling@lciinc.com	Jan 31 2025 23:47:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
15619363	+ Email/Text: Unger@Members1st.org	Jan 31 2025 23:47:00	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
15619364	Email/Text: bankruptcy@oliphantfinancial.com	Jan 31 2025 23:47:00	Oliphant Usa, 1800 2nd St, Sarasota, FL 34236
15638600	Email/Text: Bankruptcy.Notices@pnc.com	Jan 31 2025 23:47:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15636783	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 31 2025 23:59:09	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15630431	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 31 2025 23:48:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15619365	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 31 2025 23:48:00	Santander Financial, 8585 North Stemmons Freeway, Dallas, TX 75247-3822
15619366	+ Email/Text: mtgbk@shellpointmtg.com	Jan 31 2025 23:47:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15638943	Email/PDF: acg.acg.ebn@aisinfo.com	Feb 01 2025 00:11:20	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
15619367	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 01 2025 00:11:04	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15619368	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 01 2025 00:09:59	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15619369	+ Email/Text: LCI@upstart.com	Jan 31 2025 23:47:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15620488	^ MEBN	Jan 31 2025 23:41:48	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15619370	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 31 2025 23:59:40	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Fl, Des Moines, IA 50328-0001
15629114	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 31 2025 23:59:17	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-1063
15631137	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 31 2025 23:59:41	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15619371	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 31 2025 23:59:18	Wells Fargo/Personal Loan, Attn: Bankruptcy, Po Box 71092, Charlotte, NC 28272-1092

TOTAL: 36

**BYPASSED RECIPIENTS**

District/off: 0315-2

User: auto

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OBX 2020-EXP3 Trust c/o Wilmington Savings Fund So
cr		Wilmington Savings Fund Society, FSB, not in its i
15631108	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15636285	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15631107	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor OBX 2020-EXP3 Trust c/o Wilmington Savings Fund Society FSB dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Debtor Donald D. Kreisberg Jr. shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 4